

Five-Year Estimates for 2013-2017, Philadelphia-Camden-Wilmington, PA-NJ-DE-MD

Characteristics	Number of Households (1000s)	PCT of Households	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
All	2,431	100.0	5.8	21.2	67.7	5.3
Family income						
Less than \$15,000	297	100.0	27.4	29.8	39.3	3.5
\$15,000 to \$30,000	310	100.0	11.4	26.1	54.9	7.6
\$30,000 to \$50,000	402	100.0	3.8	26.8	64.5	4.9
\$50,000 to \$75,000	452	100.0	2.0	18.9	73.1	6.1
At least \$75,000	970	100.0	-	15.9	79.3	4.8
Education						
No high school diploma	177	100.0	16.9	31.9	44.9	6.2
High school diploma	706	100.0	10.8	21.7	60.8	6.7
Some college	559	100.0	4.0	25.7	66.1	4.2
College degree	989	100.0	1.3	16.5	77.5	4.7
Age group						
15 to 24 years	NA	NA	NA	NA	NA	NA
25 to 34 years	365	100.0	8.6	28.1	58.7	4.5
35 to 44 years	420	100.0	6.1	29.6	60.9	3.4
45 to 54 years	482	100.0	3.2	24.0	66.8	6.0
55 to 64 years	479	100.0	3.9	18.6	73.4	4.2
65 years or more	617	100.0	5.2	11.5	76.2	7.1
Race/Ethnicity						
Black	534	100.0	14.5	32.6	46.5	6.4
Hispanic	142	100.0	28.1	40.9	24.3	6.7
Asian	137	100.0	0.1	31.5	66.3	2.2
White	1,599	100.0	1.5	14.7	78.7	5.1
Other	NA	NA	NA	NA	NA	NA
Disability status						
Disabled, age 25 to 64	216	100.0	13.7	37.3	44.4	4.6
Not disabled, age 25 to 64	1,529	100.0	4.0	23.0	68.5	4.5
Not applicable (not age 25 to 64)	685	100.0	7.4	12.4	73.2	7.1
Employment status						
Employed	1,493	100.0	3.6	22.2	69.4	4.8
Unemployed	NA	NA	NA	NA	NA	NA
Not in labor force	861	100.0	8.9	18.4	66.2	6.5
Homeownership						
Homeowner	1,647	100.0	2.0	17.1	75.6	5.2
Non-homeowner	783	100.0	13.8	29.9	50.9	5.4
Household type						
Married couple	1,143	100.0	1.5	19.4	74.7	4.4
Unmarried female-headed family	309	100.0	16.4	27.1	51.2	5.4
Unmarried male-headed family	119	100.0	8.7	31.5	56.2	3.6

Characteristics	Number of Households (1000s)	PCT of Households	Unbanked	Banked: Underbanked	Banked: Fully banked	Banked: Underbanked status unknown
Female individual	430	100.0	7.9	18.1	67.0	7.0
Male individual	428	100.0	6.9	22.3	64.3	6.4
Other	NA	NA	NA	NA	NA	NA
Nativity						
U.S.-born	2,128	100.0	5.8	20.3	69.0	4.8
Foreign-born citizen	187	100.0	1.4	26.5	66.0	6.2
Foreign-born non-citizen	NA	NA	NA	NA	NA	NA
Spanish only language spoken						
Spanish is not only language spoken	2,412	100.0	5.5	21.1	68.0	5.3
Spanish is only language spoken	NA	NA	NA	NA	NA	NA

Characteristics	Unbanked (90 PCT CI)	Banked: Underbanked (90 PCT CI)	Banked: Fully banked (90 PCT CI)	Banked: Underbanked status unknown (90 PCT CI)
All	(4.6,7.3)	(19.4,23.3)	(65.6,69.7)	(4.4,6.3)
Family income				
Less than \$15,000	(21.1,34.7)	(24.6,35.7)	(33.3,45.6)	(1.8,6.6)
\$15,000 to \$30,000	(7.4,17.4)	(20.5,32.6)	(48,61.5)	(4.9,11.7)
\$30,000 to \$50,000	(2.2,6.5)	(22,32.2)	(58.8,69.7)	(3.1,7.6)
\$50,000 to \$75,000	(0.9,4.6)	(15.1,23.3)	(68.7,77)	(4.1,8.9)
At least \$75,000	(0,0.3)	(13.5,18.5)	(76.5,81.8)	(3.6,6.5)
Education				
No high school diploma	(11.1,25)	(24,41)	(36.4,53.8)	(3.2,11.5)
High school diploma	(8.2,14.1)	(18.5,25.4)	(56.7,64.8)	(4.9,9.1)
Some college	(2.5,6.3)	(21.4,30.5)	(61.2,70.8)	(2.7,6.4)
College degree	(0.7,2.6)	(13.9,19.4)	(74.4,80.3)	(3.4,6.4)
Age group				
15 to 24 years	NA	NA	NA	NA
25 to 34 years	(5.6,13.1)	(23,34)	(52.2,65)	(2.8,7.2)
35 to 44 years	(3.9,9.3)	(24.9,34.8)	(55.5,66.1)	(2.1,5.5)
45 to 54 years	(1.8,5.8)	(20.1,28.5)	(62.4,70.9)	(3.9,9)
55 to 64 years	(2.1,6.9)	(15.1,22.7)	(68.9,77.4)	(2.7,6.4)
65 years or more	(3.6,7.5)	(9,14.5)	(72.6,79.5)	(5.3,9.5)
Race/Ethnicity				
Black	(11.3,18.4)	(27.5,38.3)	(41,52.1)	(4.4,9.1)
Hispanic	(17.9,41.2)	(31.5,51)	(17.5,32.6)	(3.2,13.5)
Asian	(0,1)	(22.3,42.3)	(55.5,75.5)	(0.3,14.9)
White	(1,2.3)	(13,16.6)	(76.8,80.5)	(4.1,6.4)
Other	NA	NA	NA	NA
Disability status				
Disabled, age 25 to 64	(8.6,21.1)	(30.3,44.8)	(37.2,51.8)	(2.1,9.9)
Not disabled, age 25 to 64	(2.9,5.5)	(20.7,25.4)	(66.1,70.8)	(3.5,5.9)
Not applicable (not age 25 to 64)	(5.5,9.7)	(9.8,15.5)	(69.4,76.7)	(5.4,9.2)
Employment status				
Employed	(2.6,4.9)	(19.8,24.7)	(66.8,71.9)	(3.7,6.2)
Unemployed	NA	NA	NA	NA
Not in labor force	(6.6,11.8)	(15.3,21.9)	(62.2,70)	(5,8.4)
Homeownership				
Homeowner	(1.3,3.2)	(15.1,19.3)	(73.5,77.7)	(4.3,6.4)
Non-homeowner	(10.9,17.4)	(26.3,33.8)	(46.4,55.3)	(3.9,7.4)
Household type				
Married couple	(0.8,2.8)	(17.2,21.8)	(72.4,77)	(3.2,5.9)
Unmarried female-headed family	(11.8,22.2)	(21.3,33.8)	(44.9,57.4)	(3.2,8.9)
Unmarried male-headed family	(4,17.8)	(22.9,41.5)	(46.5,65.4)	(1.3,9.4)
Female individual	(5.3,11.6)	(14.3,22.7)	(61.8,71.9)	(4.8,9.9)
Male individual	(4.7,10.1)	(18.1,27.3)	(59.2,69.1)	(4.4,9.2)
Other	NA	NA	NA	NA
Nativity				

Characteristics	Unbanked (90 PCT CI)	Banked: Underbanked (90 PCT CI)	Banked: Fully banked (90 PCT CI)	Banked: Underbanked status unknown (90 PCT CI)
U.S.-born	(4.6,7.4)	(18.4,22.5)	(66.8,71.1)	(4,5.9)
Foreign-born citizen	(0.2,10.2)	(19.8,34.5)	(58.1,73)	(3.1,11.8)
Foreign-born non-citizen	NA	NA	NA	NA
Spanish only language spoken				
Spanish is not only language spoken	(4.4,7)	(19.2,23.2)	(66,70)	(4.4,6.4)
Spanish is only language spoken	NA	NA	NA	NA

- Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.
- NA indicates that the sample size is too small to produce a precise estimate.
- - Indicates an estimate of zero. The population proportion may be slightly greater than zero.
- Estimates do not always reconcile to totals because of rounding.